

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. Travelers Home and Marine Insurance Company, Cause Number C-1787 on September 9, 2009. A copy of the petition was served upon the Respondent at the Respondent's address registered with the Department, and upon Respondent's agent for service, by certified mail, return receipt requested.

2. Respondent violated Neb. Rev. Stat. § 44-1525(12) by accepting the following applications from Auto Insurance Center after the Nebraska insurance license of Auto Insurance Center was revoked:

- a. Application for Policy #0982263960 633 1 prepared on December 14, 2007.
- b. Application for Policy #0982409803 633 1 prepared on January 14, 2008.
- c. Application for Policy #982261767-101-1 prepared on January 8, 2008.
- d. Application for Policy #982366656 101 1 prepared on January 12, 2008.
- e. Application for Policy #0981936376 633 1 prepared on January 23, 2008.
- f. Application for Policy #0982448149 633 1 prepared on January 23, 2008.
- g. Application for Policy #982426968 101 1 prepared on January 26, 2008.
- h. Application for Policy #982469795 101 1 prepared on January 28, 2008.
- i. Application for Policy #0982460584 634 1 prepared on February 1, 2008.
- j. Application for Policy #0982509548 634 1 prepared on February 13, 2008.
- k. Application for Policy #0982659539 633 1 prepared on March 6, 2008.
- l. Application for Policy #0982789188 633 1 prepared on April 8, 2008.
- m. Application for Policy #982854182 101 1 prepared on April 19, 2008.
- n. Application for Policy #982970625 101 1 prepared on May 5, 2008.
- o. Application for Policy #0983051611 633 1 prepared on May 19, 2008.
- p. Application for Policy #0983109795 633 1 prepared on May 29, 2008.
- q. Application for Policy #983176675 101 1 prepared on June 10, 2008.
- r. Application for Policy #983190565 101 1 prepared on June 12, 2008.
- s. Application for Policy #0983199282 633 1 prepared on June 17, 2008.
- t. Application for Policy #983284691 101 1 prepared on June 28, 2008.

- u. Application for Policy #0983300605 633 1 prepared on July 1, 2008.
- v. Application for Policy #983363792 101 1 prepared on July 15, 2008.
- w. Application for Policy #0983381428 634 1 prepared on July 17, 2008.
- x. Application for Policy #983410378 101 1 prepared on July 23, 2008.
- y. Application for Policy #0983451828 633 1 prepared on July 30, 2008.
- z. Application for Policy #983521247 101 1 prepared on August 9, 2008.
- aa. Application for Policy #983538660 101 1 prepared on August 14, 2008.
- bb. Application for Policy #0983560522 633 1 prepared on August 19, 2008.
- cc. Application for Policy #0983587217 633 1 prepared on August 21, 2008.
- dd. Application for Policy #0983652028 633 1 prepared on September 5, 2008.
- ee. Application for Policy #983779433 101 1 prepared on September 29, 2008.
- ff. Application for Policy #0983806539 634 1 prepared on October 3, 2008.
- gg. Application for Policy #0983956029 633 1 prepared on November 5, 2008.
- hh. Application for Policy #0984003862 633 1 prepared on November 19, 2008.
- ii. Nebraska Personal Auto Application from Jessica Castro prepared on May 3, 2008.
- jj. Nebraska Personal Auto Application from Diemhong T. Tran prepared on July 23, 2008.

3. Respondent violated Neb. Rev. Stat. § 44-4060 by paying commissions to Auto Insurance Center on the following new business written after the revocation of the license of Auto Insurance Center:

- a. Policy #982261767 101 1, effective date December 5, 2007.
- b. Policy #982366656 101 1, effective date January 13, 2008.
- c. Policy #982448149 633 1, effective date January 28, 2008.

- d. Policy #982469795 101 1, effective date January 31, 2008.
- e. Policy #982460584 634 1, effective date February 1, 2008.
- f. Policy #982509548 634 1, effective date February 13, 2008.
- g. Policy #982263960 633 1, effective date January 15, 2008.
- h. Policy #982528010 101 1, effective date February 18, 2008.
- i. Policy #982409803 633 1, effective date January 16, 2008.
- j. Policy #982659539 633 1, effective date March 6, 2008.
- k. Policy #982789188 633 1, effective date April 15, 2008.
- l. Policy #982854182 101 1, effective date April 19, 2008.
- m. Policy #982970625 101 1, effective date May 5, 2008.
- n. Policy #982903410 633 1, effective date May 10, 2008.
- o. Policy #982985512 633 1, effective date May 23, 2008.
- p. Policy #983051611 633 1, effective date May 23, 2008.
- q. Policy #983123122 633 1, effective date June 4, 2008.
- r. Policy #983179837 101 1, effective date May 3, 2008.
- s. Policy #983168523 634 1, effective date June 9, 2008.
- t. Policy #983190565 101 1, effective date June 12, 2008.
- u. Policy #983176675 101 1, effective date June 10, 2008.
- v. Policy #983023360 101 1, effective date May 19, 2008.
- w. Policy #983238158 633 1, effective date June 24, 2008.
- x. Policy #983076457 633 1, effective date May 21, 2008.
- y. Policy #983214825 633 1, effective date July 14, 2008.
- z. Policy #983284691 101 1, effective date June 28, 2008.

- aa. Policy #983363792 101 1, effective date July 24, 2008.
- bb. Policy #983381428 634 1, effective date July 17, 2008.
- cc. Policy #983410378 101 1, effective date July 23, 2008.
- dd. Policy #983432626 101 1, effective date July 29, 2008.
- ee. Policy #983521247 101 1, effective date August 9, 2008.
- ff. Policy #983538660 101 1, effective date August 14, 2008.
- gg. Policy #983563088 101 1, effective date August 28, 2008.
- hh. Policy #983557731 101 1, effective date August 21, 2008.
- ii. Policy #983300605 633 1, effective date July 30, 2008.
- jj. Policy #983560522 633 1, effective date August 22, 2008.
- kk. Policy #983451828 633 1, effective date August 1, 2008.
- ll. Policy #983624040 633 1, effective date August 30, 2008.
- mm. Policy #983652142 101 1, effective date September 6, 2008.
- nn. Policy #983652028 633 1, effective date September 5, 2008.
- oo. Policy #983779433 101 1, effective date September 29, 2008.
- pp. Policy #983806539 634 1, effective date October 3, 2008.
- qq. Policy #983717843 633 1, effective date September 15, 2008.
- rr. Policy #983956029 633 1, effective date November 19, 2008.

4. Respondent was informed of the right to a public hearing. Respondent waives that right, and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving the right to a public hearing, Respondent also waives the right to confrontation of witnesses, production of evidence, and judicial review.

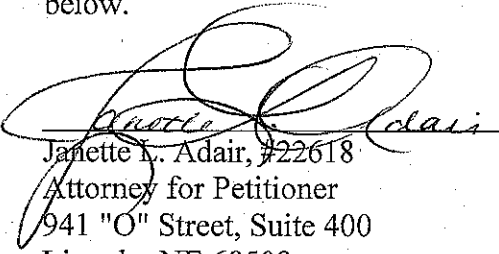
5. Respondent admits the allegations stated in Paragraphs 2 and 3.

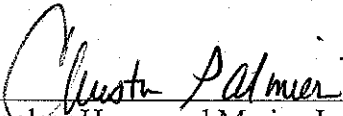
CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes violations of Neb. Rev. Stat. §§ 44-1525(12) and 44-4060.

CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed by Respondent, Travelers Home and Marine Insurance Company, that Respondent shall pay an administrative fine in the amount of twenty-five thousand dollars (\$25,000.00) due within 30 days after the Director of Insurance or his designee approves and signs this consent order. In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing his signature below.


Janette L. Adair, #22618
Attorney for Petitioner
941 "O" Street, Suite 400
Lincoln, NE 68508
(402) 471-2201


Travelers Home and Marine Insurance Company,
Respondent

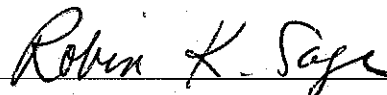
By: Christine Palmieri, 2nd Vice President

10-7-09
Date

10/1/09
Date

State of Hartford)
County of Hartford) ss. Hartford

On this 1st day of October, 2009, Christine Palmieri personally appeared before me on behalf of Travelers Home and Marine Insurance Company, and read this Consent Order, executed the same and acknowledged the same to be their voluntary act and deed.



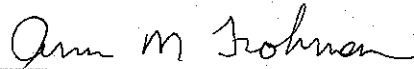
ROBIN K. SAGE
Notary Public
My Commission Expires July 31, 2013

Notary Public

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. Travelers Home and Marine Insurance Company, Cause No. C-1787.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



ANN M. FROHMAN
Director of Insurance

10/9/2009
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Petition and Notice of Hearing was served upon Respondent by mailing a copy to Respondent at One Tower Square, Hartford, CT 06183 by certified mail, return receipt requested, on this 13th day of October, 2009.

